

Investing

- Members' investment is secured by **A.H.C's** co-ownership of the title of the home until the home is completely acquired by the member-owner.
- An investment of \$2000 or more is eligible for quarterly dividends.
- Rental income from homes and any appreciation of property value is distributed as dividends.
- Members and homeowner share the gain or loss in the property value.
- Members' investments are utilized for the purchase & refinancing of homes.

Home Financing

- A home is jointly owned by the member and **A.H.C.**
- Member occupies the home as his or her primary residence, and makes monthly payments to **A.H.C.**
- Part of the monthly payment is considered rent, proportional to **A.H.C's** equity in the home.
- Member and **A.H.C** share the appreciation or depreciation of the property value.
- Members of **A.H.C** can purchase or refinancing their homes.

Building Our Community
One Home at a time

Why Invest In Ameen Housing?

It's a big temptation to fall into interest "Riba" bearing financial transactions, a trap fraught with perils in this life and the Here- After.

- In general, it is not permissible for Muslims to invest in treasury bonds, money market funds, certificate of deposits, and other such investments due to the element of interest.
- **A.H.C** invests the funds to make Islamic investments that allow you to earn Halal dividends quarterly.
- Your investment is secured through real estate investments in owner-occupied homes.

Become an Investor Now!!!

- Investing in **A.H.C** eases diversification of holdings, into real estate. A prudent investor usually has some percentage of their portfolio in real estate thereby shielding his/her investment from the gyrations in the stock markets.
 - Investor funds help gain independence from interest-based institutions.
- In addition to earning Halal profits on your investments, you will also earn the reward of helping others stay away from Riba.

Your money with AHC is put for a better cause and better return than keeping it in a checking account benefiting only a Riba-based bank.

Membership

- Membership is open to individuals and institutions in the U.S
- A minimum investment of \$2000 is required.*
- Members can generally make withdrawal within 48 hours of written request.

Qualifying Criteria

- Member **Request for Inclusion on the Active List** (RFAL).
- Minimum of **20%** down payment is required (for refinance member can use up to **15%** of the equity towards 20% down payment).
- **Once a member reaches the TOP of the Active List and A.H.C has sufficient funds, A.H.C will start the "Occupancy Process."**

Contact AHC for details

Safest Investing in America

Ameen Housing is the safest financial institution to INVEST nowadays. Ameen Housing is immune of the downfalls that make other investments highly risky. **A.H.C has had 17 years of proven record with 62 Quarters of profit.** This IMMUNITY and SUCCESS comes from our Islamic Shariah and blessings of Allah (swt).

Register as a Member Now!!!

* For membership, see other side for details.

About Ameen Housing

Ameen Housing Co-operative of California, Inc (A.H.C) is a member - owned cooperative financial institution. Established in 1996, in Palo Alto, California, **A.H.C** is a Shari'ah compliant Real Estate Investment Trust (REIT).

All **AHC's** transactions are Shariah compliant.

A.H.C has been modeled after the Toronto Housing Co-op, which has been reviewed and approved by scholars such as Mufti Taqi Usmani.

Three fundamental goals

- To foster Islamic INVESTMENT practices which have a positive impact on one's economic and social aspects, and benefit the Muslim community at large.
- To help members purchase or refinance their homes with an interest-free alternative.
- Assist in establishing Muslim communities across North America.

Summary

- INVESTING • Buying Homes
- Refinancing

" . But, Allah has permitted trade, and forbidden usury.

" (Al-Baqarah, Verse 275)

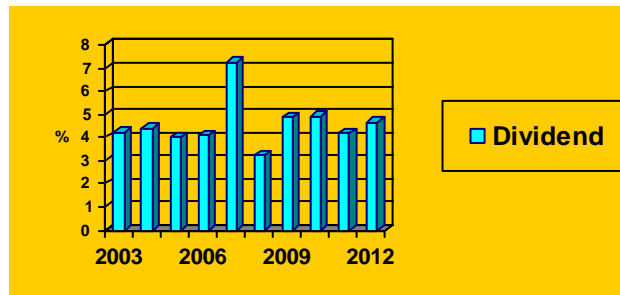
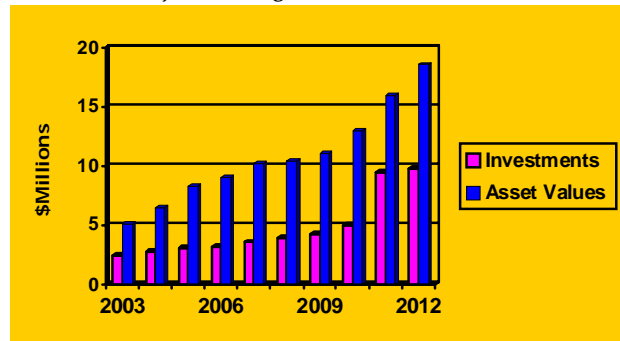
Shari'ah Compliant Transactions

Purchasing/refinancing of homes and investments are made without dealing in interest-bearing transactions.

Interest FREE Home Buying and Refinancing

Ameen Housing's Nine Year Performance

Numbers subject to change estimated as of Dec. 31, 2012



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Secure Investing Opportunity!!!



Ameen Housing Americas First Islamic Real Estate Investment Trust

"O you who believe! Eat not usury doubled and multiplied, but fear Allah that you may be successful" Āl-Imrān, Verse 130)

Looking to make a sound INVESTMENT, or buy a house, look no further. **Ameen Housing Co-operative of California (A.H.C)** offers a Shari'ah compliant interest-free INVESTMENT & home buying plan.

The mission of Ameen Housing is to provide members with secure and profitable INVESTMENT opportunities and Shari'ah compliant home financing.

In addition to earning Halal profits on your INVESTMENTS, you will also earn the reward of helping others stay away from Riba.

**Avoid RIBA INVEST in
Ameen Housing**